UNITED STATES DISTRICT COURT DISTRICT OF MASSACHUSETTS

CIVIL ACTION NO. 04-10073-NG

WILLIAM P. CHERNICOFF, Plaintiff

v.

NCO FINANCIAL SYSTEMS, INC.,
LOVELACE HEALTH SYSTEMS,
EQUIFAX INFORMATION SERVICES,
INC., BIRCHWOOD CREDIT
SERVICES, INC., TRANSUNION
CORPORATION, and EXPERIAN
NATIONAL ASSISTANCE CENTER,
Defendants

NOTICE OF APPEARANCE

Please enter the appearance of Ronald I. Bell, Bernstein & Bell, 4 Courthouse Lane, Chelmsford, Massachusetts, 01824, as counsel to Defendant, Birchwood Credit Services, Inc.

BIRCHWOOD CREDIT SERVICES, INC., By Defendant's Attorneys BERNSTEIN & BELL

Ronald I. Bell, BBO #036400

4 Courthouse Lane

Chelmsford, MA 01824

(978) 458-6339

Dated: May 11, 2004

CERTIFICATE OF SERVICE

I, Ronald I. Bell, attorney for the Defendant, BIRCHWOOD CREDIT SERVICES, INC., hereby certify that on May 11, 2004, I served the within, NOTICE OF APPEARANCE, upon the Plaintiff and Defendant, by mailing a true and exact copy thereof, postage prepaid to all counsel of record:

Bruce S. Luckman, Esq. Timothy P. Creech, Esq. SATZBERG, TRICHON, KOGAN & WERTHEIMER, P.C. 1818 Market Street, 30th Floor Philadelphia, PA 19103

Andrew M. Fischer, Esq. JASON & FISCHER 47 Winter Street Boston, MA 02108

Mardic Marashian, Esq. Bonin & Marashian 77 Franklin Street Boston, MA 02110

James J. Duane, Esq. Eric M. Chadkowski, Esq. TAYLOR, DUANE, BARTON & GILMAN, LLP 111 Devonshire Street Boston, MA 02109

David B. Wilson, Esq. ROBSINSON & COLE, LLP One Boston Place Boston, MA 02108

George W. Price, Esq. MINTZ, LEVIN, COHN, GLOVSKY and POPEO, P.C. One Financial Center Boston, MA 02111

SIGNED, under the penalties of perjury this 11th day of May 2004.



BERNSTEIN & BELL

ATTORNEYS AT LAW

4 COURTHOUSE LANE CHELMSFORD, MA 01824

TELEPHONE (978) 458-6339 TELECOPIER (978) 453-4286

E-mail: Bandblaw@gis.net

EUGENE D. BERNSTEIN, J.D. RONALD I. BELL, J.D., LL.M.

May 11, 2004

United States District Court District of Massachusetts John Joseph Moakley U.S. Courthouse 1 Courthouse Way Boston, MA 02210

Re:

Chernicoff v. NCO Financial Systems, Inc., et al.

United States District Court, District of Massachusetts, C.A. No. 04-10073-NG

Dear Sir/Madam:

Enclosed is my Notice of Appearance as counsel to Defendant, Birchwood Credit Services, Inc.

Kindly docket and file same with the other papers in this case.

Thank you for your usual courtesy and cooperation.

Very truly yours,

Ronald I. Bell

RIB/jab Enclosure

cc:

client
Bruce S. Luckman, Esq.
Timothy P. Creech, Esq.
Mardic Marashian, Esq.
Andrew M. Fischer, Esq.
James J. Duane, Esq.
Eric M. Chadkowski, Esq.
David B. Wilson, Esq.
George W. Price, Esq.